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FILE NO: 52493.000121

February 2, 2001

BOX PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Re: Filing of New U.S. Utility Patent Application
Title: **SYSTEM AND METHOD FOR ADMINISTERING A
FINANCIAL PROGRAM INVOLVING THE
COLLECTION OF PAYMENTS**
Inventors: **Robin C. Ruth, Jia Xiao, Deborah P. Western, and
LaMont H. Nutt**

Dear Sir:

Attached is a new patent application for filing in the United States Patent and Trademark Office, including sixty-six (66) pages of Specification, six (6) pages of Claims (numbered 1-21), one (1) page Abstract, forty-three (43) sheets of Drawings (labeled FIGS. 1-43), an executed Declaration/Power of Attorney, an Assignment with accompanying Cover Sheet, and an Information Disclosure Statement. This application claims priority based on U.S. Provisional Application No. 60/224,234, filed on August 10, 2000.

The filing fee is calculated as follows:

				AMOUNT
BASIC FILING FEE				\$ 710.00
No. of Claims		No. in Excess	Rate	
Number of Claims in Excess of: 20	21	1	\$18.00	\$18.00
Independent Claims in Excess of: 3	5	2	\$80.00	\$160.00
First Presentation of Multiple Dependent Claims			\$ 270.00	
Reduce by 1/2 for Small Entity				
Recordation of Assignment				\$ 40.00
TOTAL FEE DUE				\$ 928.00



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A check in the amount of **\$ 928.00** is attached to cover the basic application filing fee, additional claims fee, and assignment recordation fee. The Patent and Trademark Office is requested to charge any other assessed fees (including any deficiency in fees) to the undersigned's Deposit Account No. 50-0206.

Please direct all communication concerning this application to:

Jennifer A. Albert, Esq.
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Respectfully submitted,

HUNTON & WILLIAMS

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